

Applicant: TSO  
Serial No: 09/854,423  
Filing Date: May 10, 2001  
Page: 11 of 14

## REMARKS

In response to the Non-Final Office Action mailed **July 6, 2010** (hereinafter "Office Action"), independent claim 15 has been amended to add an inadvertently omitted semi-colon. No claims have been cancelled or newly added. Therefore, claims 1, 3-9, 11-15, 17-23, 25-29, 31-37, and 39-41 remain pending. In view of the following comments, allowance of all the claims pending in the application is respectfully requested.

### REJECTIONS UNDER 35 U.S.C. § 103

Claims 1, 3-9, 11-15, 17-23, 25-29, 31-37, and 39-41 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Patent No. 6,061,660 to Eggleston *et al.* (hereinafter "Eggleston") in view of U.S. Patent No. 4,968,873 to Dethloff *et al.* (hereinafter "Dethloff") [Office Action, pg. 2].

Applicant traverses the rejection under § 103 for at least the reason that the Examiner has failed to establish a *prima facie* case of obviousness. In particular, assuming arguendo that the proposed combination of Eggleston and Dethloff were deemed legally proper (which Applicant does not concede), the references, even if combined, still fail to disclose, teach, or suggest all of the claim features for the reasons set forth in detail below.

Applicant notes that the following arguments were submitted in the previous Response [see *Reply Under 37 C.F.R. § 1.111, filed March 22, 2010*]. In the Office Action, however, the Examiner appears to have restated the previous rejection without having substantively addressed these arguments. Accordingly, Applicant requests that the Examiner substantively address the following arguments.

#### A. EGGLESTON'S TELECOMMUNICATIONS CONNECTIONS (38) IS NOT AN INTERMEDIARY COMPUTER

The Examiner's rejection is predicated upon the erroneous assertion that the telecommunications connections (38) in FIG. 2 of Eggleston corresponds to Applicant's

Applicant: TSO  
Serial No: 09/854,423  
Filing Date: May 10, 2001  
Page: 12 of 14

claimed intermediary computer [see Office Action, pg. 3]. In particular, the Examiner recites:

“An intermediary as claimed corresponds to a telecommunications connections in Eggleston since they are both a connection to link information between users.”

[Office Action, pg. 3].

Independent claim 1 positively recites an intermediary computer. The Examiner’s assertion that a telecommunications connection corresponds to a computer is *neither* a reasonable interpretation, *nor* is it consistent with the description of the intermediary computer in the as-filed Specification [see Applicant’s *as-filed* Specification, *e.g.*, pg. 7, lines 1-12, wherein “intermediary” and “communications link” are separate terms with different meanings].

**B. THE TELECOMMUNICATIONS CONNECTIONS (38) OF EGGLESTON DO NOT PERFORM THE CLAIMED OPERATIONS PERFORMED BY/AT THE INTERMEDIARY COMPUTER**

Even assuming arguendo that the Examiner’s interpretation were deemed proper, and that the telecommunications connections (38) of Eggleston do correspond to Applicant’s claimed intermediary computer (which Applicant does not concede), the rejection would still fail as a matter of law.

Particularly, applying the Examiner’s interpretation consistently to the claim language of independent claim 1, for example, the telecommunications connections (38) of Eggleston would have to perform the following claimed operations performed by/at the intermediary computer:

receiving, **at an intermediary computer**, from a client device associated with a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the client device is operatively connected to the intermediary computer via a communications link, and wherein the first currency comprises a private currency;

Applicant: TSO  
Serial No: 09/854,423  
Filing Date: May 10, 2001  
Page: 13 of 14

decrementing, *by the intermediary computer*, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant maintained *at the intermediary computer*;

incrementing, *by the intermediary computer*, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant maintained *at the intermediary computer*, wherein the second currency is recognized by the second participant;

[See independent claim 1, (*emphasis added*)].

Eggleston's telecommunications connections (38) do not perform these claimed operations. Dethloff was not relied-upon for the teaching of the claimed intermediary computer. Because the Examiner's alleged § 103 rejection is based on portions of Eggleston alone that do not in fact support the Examiner's contentions, the Examiner has failed to meet the requisite burden of establishing a *prima facie* case of obviousness.

Independent claim 15 includes recitations similar to those of independent claim 1 addressed above. Independent claim 29 recites similar operations performed by/at a transaction processor (e.g., decrement(ing) an amount of the first currency and increment(ing) an amount of second currency) that are not performed by Eggleston's telecommunications connections (38).

For at least the foregoing reasons, the rejection of independent claims 1, 15, and 29 under § 103(a) is improper and should be withdrawn. Dependent claims 3-9, 11-14, 17-23, 25-28, 31-37, and 39-41 are allowable because they each ultimately depend from an allowable independent claim, as well as for the further features they recite.

Applicant: TSO  
Serial No: 09/854,423  
Filing Date: May 10, 2001  
Page: 14 of 14

### CONCLUSION

Having addressed each of the foregoing rejections, it is respectfully submitted that a full and complete response has been made to the outstanding Office Action and, as such, the application is in condition for allowance. Notice to that effect is respectfully requested.


If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Respectfully submitted,

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